Futroduct: cu

-

\*

,

#### COMPARISON OF STATE UNEMPLOYMENT INSURANCE LAWS

Comparison Revision Number 3 September 6, 1992

## To UI Comparison Users:

This transmittal begins a series of semiannual revisions reflecting changes in State unemployment insurance laws that became effective since publication of the January 1991 Comparison in its new format.

Revised pages are indicated by Revised September 1992. Pages issued for backup purpose only will be identified with the new date.

١.

#### COMPARISON OF STATE UNEMPLOYMENT INSURANCE LAWS

Comparison Revision Number 2 January 5, 1992

## To UI Comparison Users:

This transmittal begins a series of semiannual revisions reflecting changes in State unemployment insurance laws that became effective since publication of the January 1991 Comparison in its new format.

Revised pages are indicated by Revised January 1992. Pages issued for backup purpose only will be identified with the new date.

## COMPARISON OF STATE UNEMPLOYMENT INSURANCE LAWS

Comparison Revision Number 1 September 1, 1991

## To UI Comparison Users:

This transmittal begins a series of semiannual revisions reflecting changes in State unemployment insurance laws that became effective since publication of the January 1991 Comparison in its new format.

Revised pages are indicated by Revised September 1991. Pages issued for backup purpose only will be identified with the new date.

### COMPARISON OF STATE UNEMPLOYMENT INSURANCE LAWS

January 6, 1991

## To UI Comparison Users:

This transmittal begins a series of semiannual revisions reflecting changes in State unemployment insurance laws that became effective since publication of the January 1988 Comparison. All pages of the 1988 issue and its revisions should be replaced by the attached pages.

## PRFFACE

In the Federal-State system of unemployment insurance established in this country under the Social Security Act, the individual States have been free to develop the particular program that seems best adapted to conditions prevailing within the State. Consequently, no two State laws are alike.

It is important that the public know the details of the employment security program and understand how it functions as a part of the Nation's comprehensive system of social insurance. The Comparison of State Unemployment Insurance Laws reports State by State the types of workers and employers that are covered under the State law; the methods of financing the program; the benefits that are payable; the conditions to be met for payment; and the administrative organizations established to do the job. Such specific technical information is essential to an understanding of how the employment security program can make its maximum contribution to individual and family security as well as to the stability of business and of the economy in general.

While the Comparison analyzes primarily the State statutes, in certain cases in which general statements in the statutes are implemented by specific statements in rules, regulations, opinions of attorneys general, or court decisions, the latter are included with notes indicating their source.

In the text and tables, "State" includes the District of Columbia, the Commonwealth of Puerto Rico, and the Virgin Islands in accordance with the definition of State in the Social Security Act and the Federal Unemployment Tax Act.

The Railroad Unemployment Insurance Act, which is administered by the Railroad Retirement Board for railroad workers, is outside of the Federal-State system of unemployment insurance and is not included in this comparison. Benefits are payable to railroad workers for unemployment due to sickness as well as to lack of work under a Federal formula applicable throughout the country.

Six States provide benefits for unemployment due to nonoccupational disability as well as for unemployment due to lack of work. In California, New Jersey, Puerto Rico and Rhode Island, the programs are administered by the unemployment insurance agencies. The Hawaii law is administered separately from unemployment insurance by the Temporary Disability Insurance Division of the Department of Labor and Industrial Relations. The New York law is administered by the State workmen's compensation agency. The laws of these six States are compared briefly in chapter 600.

Since the State employment security agencies are administering the unemployment insurance provisions of ch. 85, title 5, U.S.C., the training allowance and assistance provisions of the Trade Expansion Act (19 U.S.C. 2001), the Work Incentive Program (42 U.S.C. 602), and the Disaster Relief Act (P.L. 91-606), a brief description of these Federal programs is included in chapters 700 and 800.

## **PREFACE**

An overall table of contents and a list of tables can be found at the front of the document. The eight chapters of the Comparison deal with the following major subject areas: Coverage (1); Taxation (2); Benefits (3); Eligibility (4); Administration (5); Disability (6); Federal Claims (7); and Readjustment Allowances (8). The numbers in the parentheses are used as prefixes in the page numbering for each of these chapters and appear as the first number in the tables accompanying each chapter.

It is planned to update the material semiannually and only pages which require modification will be issued. These pages will be distributed under cover of a transmittal letter.

The Comparison has been issued solely for informational, reference, and research purposes. It should not be considered an official interpretation of the State unemployment insurance laws. The State statutues must be consulted for the full text of State laws. The State rules and regulations, opinions of attorneys general, and administrative and court decisions contain the official interpretations of these laws.

The Comparison has been prepared by the Division of Legislation of the Office of Research, Legislation and Program Policies in the Unemployment Insurance Service. It supersedes the Comparison of State Unemployment Insurance Laws which was issued on January 3, 1988.

Section	on .	Page
100	COVERAGE	1-1
105	Employers Covered	1-1
110	Coverage by Reason of Federal Requirement	1-2
	OlCoverage of nonprofit organizations	1-2
	02Coverage of governmental entities	1-2
115	Employer-Employee Relationship	1-3
120	Location of Employment	1-4
	01Election of coverage of services performed outside the State	1-4
	02Coverage of services performed outside the United States	1-4
	03Election of coverage through reciprocal coverage arrangements	1-4
125	Employments Specifically Excluded	1-5
	O1Agricultural labor	1-5
	02Domestic service	1-6
	03Service for relatives	1-7
	04Service of students and spouses of students	1-7
	05Service of patients for hospitals	1-7
	O6Service for Federal instrumentalities	1-7
	07Maritime workers	1-7
	08Coverage of service by reason of Federal coverage	1-8
	09Voluntary coverage of excluded employments	1-8
	10Self-employment	1-8
130	Coverage of Officers of Corporations	1-8
	COVERAGE TABLES	
Number	r	Page
100	Definition of employer	1-13
101	State coverage resulting from changes in Federal laws	1-1
102	Coverage as determined by employer-employee relationship	1-19
103	Significant miscellaneous employment exclusions	1-2
104	Exclusions from service for State and local governments	1-2

Secti	on	Page
200	TAXATION	2-1
205	Source of Punds	2-1
200	OlEmployer contributions	2-1
	02Standard rates	2-2
	03Taxable wage base	2-2
	04Employee contributions	2-2
	04Employee contributions	2-3
	06Special State funds	2-4
210	Type of Fund	2-4
215	Experience Rating	2-4
	OlFederal requirements for experience rating	2-5
	02State requirements for experience rating	2-5
220	Types of Formulas for Experience Rating	2-5
	OlReserve-ratio formula	2-6
	02Benefit-ratio formula	2-6
	03Benefit-wage-ratio formula	2-7
	04Payroll variation plan	2-7
225	Transfer of Employers' Experience	2-8
230	Differences in Charging Methods	2-9
	01Charging most recent employers	2-9
	02Charging base-period employers in inverse chronological order	2-10
	03Charges in proportion to base-period wages	2-10
235	Noncharging of Benefits	2-11
240	Requirements for Reduced Rates	2-12
	OlPrerequisites for any reduced rates	2-12
	02Requirements for reduced rates for individual employers	2-13
245	Rates and Rate Schedules	2-13
	OlFund requirements for rates and rate schedules	2-13
	02Rate reduction through voluntary contributions	2-13
	03Computation dates and effective dates	2-14
	04Minimum rates	2-14
	05Maximum rates	2-14
	O6Limitation on rate increases	2~14
250	Special Provisions for Financing Benefits Paid to Employees of	
	Nonprofit Organizations and State and Local Governments	2-14
	01Nonprofit organizations	2-14
	02State and local governments	2-15
	TAXATION TABLES	
Numbe	r	Page
200	Summary of experience-rating provisions	2-23
201	Computation of flexible taxable wage bases	2-25
202	Computation date, effective date, period of time to qualify for	
	experience-rating and reduced rates for new employers	2-27
203	Years of benefits, contributions, and payrolls used in computing rates	
	of employers with at least 3 years of experience, by type of	
	experience-rating formula	2-29

## TAXATION TABLES (continued)

Numbe	<b>r</b>	Page
204 205	Transfer of experience for employer rates	2-31
206	charge benefits or benefit derivatives	2-33
	rates for those schedules	2-39
207	Surtaxes	2-43
208	Fund requirements for any reduction from standard rate	2→53
209	Bond or deposit required of employers electing reimbursement	2-55
210	Financing provisions for governmental entities	2-59
Secti	on	Page
300	BENEFITS	3-1
305	Base Period and Benefit year	3-2
	OlTypes of benefit years	3-2
	02Types of base periods	3-2
	03Lag between base period and benefit year	3-3
310	Qualifying Wages or Employment	3-3
	OlMultiple of the weekly benefit or high-quarter wages	3→3
	02Flat qualifying amount	3-4
	03Weeks of employment	3-5
	04Requalifying requirements	3-5
315	Waiting Period	3-5
320	Weekly Benefit Amount	3-6
	01Formulas for computing weekly benefits	3-7
	02Flexible maximum weekly benefits	3-8
	03Flexible minimum weekly benefits	3-9
325	Benefits for Partial Unemployment	3-9
330	Dependents Allowances	3-10
	OlDefinition of dependent	3-10
	02Amount of weekly dependents allowances	3-11
	03Dependents allowances for partially unemployed workers	3-12
	04Relation of dependents allowances and duration	3-12
335	Duration of Benefits	3-12
	OlFormulas for variable duration	3-12
	02Minimum weeks of benefits	3-13
	03Maximum weeks of benefits	3-13
	04Other limits on duration	3-14
	05Maximum potential benefits in a benefit year	3-14
	06Federal-State extended benefits	3-14
	07State programs for extended duration	3-16
340	Seasonal Employment and Benefits	3-17
345	Interstate Benefit Arrangements	3-19
	OlInterstate benefit payment plan	3-19
	02Wage combining arrangement	3-19
350	Worksharing	3-20
355	Health Care Coverage	3-21
360	Dislocated Workers	3-21

## BENEFIT TABLES

Numb	er	Page
300	Base period and benefit year	3-23
301	Wage and employment requirements for benefits	3-27
302	Additional qualifying requirements in successive benefit years	3-33
303	Waiting-period requirements	3-3
304	Weekly benefits for total unemployment	3-39
305	Flexible maximum provisions	3-39
306	Weekly benefits for partial unemployment	3-4
307	Dependents included under provisions for dependents allowances	3-43
308	Allowances for dependents	3-44
309	Duration of benefits in a benefit year	3-45
Sect:	ion	Page
400	ELIGIBILITY	4-1
405	Ability to Work	4-1
410	Availability for Work	4-1
415	Actively Seeking Work	4-3
420	Availability During Training	4-3
425		4-4
430	Disqualification From Benefits	4-5
430	OlGood cause for voluntary leaving	4-5
	02Period of disqualification	4-7
	03Reduction of benefit rights	4-8
	04Relation to availability provisions	4-8
435	Discharge for Misconduct Connected with the Work	4-8
433	OlPeriod of disqualification	4-8
	02Disqualification for gross misconduct	4-9
440	Disqualification for a Refusal of Suitable Work	4-9
440	01Criteria for suitable work	4-10
	02Period of disqualification	4-1:
445	Labor Disputes	4-1
447	OlDefinition of labor dispute	4-12
	02Location of the dispute	4-12
	03Period of disqualification	4-13
	04Exclusion of individual workers	4-13
450	Disqualification of Special Groups	4-14
100	01Individuals with marital obligations	4-15
	02Students	4-1
	03School personnel	4-1
	04Professional athletes	4-16
	05Aliens	4-16
455	Disqualification for Fraudulent Misrepresentation To Obtain Benefits	4-16
	OlRecovery provisions	4-16
	02Criminal penalties	4-17
	03Disqualification for misrepresentation	4-18
460	Disqualifying Income	4-19
	O1Wages in lieu of notice and dismissal payments	4-20
	02Workmen's compensation payments	4-20
	03Retirement payments	4-20
	04Supplemental unemployment payments	4-2
	05Relationship with other statutory provisions	4-2
	The state of the s	

## ELIGIBILITY TABLES

Number	r			Page
400 401	Ability to work, availability for work, and seeking work requirements Disqualification for voluntary leaving, good cause, and disqualification imposed			4-25 4-29
401 1	Good cause for voluntary leaving includes			4-33
402	Disqualification for discharge for misconduct			4-37
403	Disqualification for discharge for gross misconduct	•	•	4-41
404	Refusal of suitable work			4-43
405	Disqualification for unemployment caused by labor dispute			4-47
406	Disqualification provisions for marital obligations			4-50
407	Special provisions for students and school employees			4-51
408	Penalties for fraudulent misrepresentation: Fine or imprisonment or	•	٠	4-31
	both in amounts and periods specified	•		4~53
409	Disqualification for fraudulent misrepresentation to obtain benefits			4-55
410A	Effect of disqualifying income on weekly benefit amount			4-59
410B	Effect of pensions on weekly benefit amount			4-61
Section	on .			Page
500	ADMINISTRATIVE ORGANIZATION			5-1
505	Place of the Employment Security Agency in the State Government	•		5-1
	01Independent board or commission		•	5-1
	02Independent departments of State government		•	5-2
	03In State department of labor or other agency	٠		5-2
	04Merit selection of employees	•		5-2
510	Advisory Councils	•		5-2
	OlPurpose of advisory councils	•		5-3
	02Representation on councils			5-3
	03Special councils			5-3
515	Appeal Authorities			5-4
	OlFirst appeals stage		•	5-4
	02Second appeals stage	٠	•	5-5
	03Judicial review	•	٠	5-6
520	Disclosure of Information	•	•	5-7
	ADMINISTRATION TABLES			
Numbe	r		F	age
500	Organization of State employment security agencies:			
A_	Independent commission or board			5-11
	Independent department of State government			5-13
	In State department of labor or State workmen's compensation agency .			5-14
501	State and local advisory councils			5-17
502	Appeals authorities and time limitation for review:		-	•
	Administrative appeals			5-19
	Judicial review	•		5-22

Sect:	ion	Page
600	TEMPORARY DISABILITY INSURANCE COORDINATED WITH UNEMPLOYMENT	
	INSURANCE	6-1
605	Definition of Disability	6-1
	OlTypes of disability excluded	6-2
	02Uninterrupted period of disability	6-2
610	Coverage	6-2
615	Financing	6-3
	OlType of fund	
	02Amount of contributions	6-4
	03Financing benefits for disability during unemployment	6-4
	04Administrative costs	6~5
620	Benefit Provisions	6-5
020	Ol - Denofit was and here weried	6-5
	OlBenefit year and base period	, 0-3
	02Qualifying wages or employment	6-6
	03Weekly benefit amount and duration of benefits	
	04Waiting period	6-8
	05Part weeks of disability	6-8
	06Benefits under private plans	6-8
	07Survivors benefits	6-9
625	Disqualifications and Nonmonetary Eligibility Provisions	
	OlEligibility requirements in addition to wages	6-9
	02Relationship to workmen's compensation	
	03Effect of other types of income on eligibility	
630	Administration	6-11
	DISABILITY TABLES	
Numbe	er	Page
600	Significant provisions of temporary disability insurance laws	6-12
Secti	lon	Page
700 705	UNEMPLOYMENT INSURANCE BASED ON SERVICE FOR THE UNITED STATES	7-1
	Ex-Servicemen	7-1
	01Unemployment compensation for Federal civilian employees	
	02Unemployment compensation for ex-servicemen	
Secti	Lon	Page
800	FEDERAL TRAINING ALLOWANCES AND READJUSTMENT PROGRAMS	8-1
805	Trade Readjustment Allowances (TRA)	8-1
	OlCertification process	
	02Qualifying requirements	
	03 Duration	8-2
	04Subsistence and transportation allowances	8-2
	05Relocation allowances	8-2
	06Job search allowances	

Section

## READJUSTMENT (Continued)

Page

8-2 8-2

8-3

810	Disaster Unemployment Assistance (DUA)
	OlEligibility
	02Disaster assistance period
	03Weekly assistance amount
	04Deductions
	Abbreviations used in the tables:
AAW	average annual wage
admir	administration
AWW	average weekly wage
BPk	pase period .
BPW	-base-period wages
BYh	penefit year
clmnt	claimant
	cconsecutive
CQc	calendar quarter
	calendar year
-	dependent .
	dependents allowance
	disability insurance
-	ntemployment
	extended benefits
	employee
	employer
	-Federal Unemployment Tax Act
hr}	our nigh quarter
	high-quarter wages
	-nigh-quarter wages minimum
	-maximum
	Part-time
-	schedule
	nemployment insurance
	-weekly benefit amount
Wwe	
wk	-week
WFv	week of filing .
WWv	vaiting week
yr	<del>-</del>
	Alabama
	Alaska .
	Arizona
	Arkansas
	California
	Colorado
	Connecticut Delaware
DT1	DET4M916

(Abbreviations continued on next page)

DC--District of Columbia

FL--Florida GA--Georgia HI--Hawaii ID--Idaho

## (Abbreviations continued)

ILIllinois	
INIndiana	
IAIowa	
KSKansas	
KYKentucky	
LALouisiana	
MEMaine	•
MDMaryland	
MAMassachusetts	
MIMichigan	
MNMinnesota	
MSMississippi	
MOMissouri	
MTMontana	
NENebraska	
NVNevada	
NHNew Hampshire	
NJNew Jersey	
NMNew Mexico	
NYNew York	
NCNorth Carolina	
NDNorth Dakota	
OHOhio	
OKOklahoma	
OROregon	
PAPennsylvania	
PRPuerto Rico	
RIRhode Island	
SCSouth Carolina	
SDSouth Dakota	
TNTennessee	
TXTexas	
UTUtah	
VTVermont	
VAVirginia	
VIVirgin Islands	
WAWashington	
WVWest Virginia	
WIWisconsin	
WYWyoming	
	_
	Page
INDEX	x-1